



PATENT
Customer No. 22,852
Attorney Docket No. 5997.0035

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | |
|------------------------------|---|------------------------|
| In re Application of: |) | |
| Michael G. BRADLEY et al. |) | Group Art Unit: 3624 |
| Application No.: 10/700,045 |) | Examiner: Unassigned |
| Filed: November 4, 2003 |) | |
| For: SYSTEMS AND METHODS FOR |) | Confirmation No.: 3125 |
| DETERMINING THE LIKELIHOOD |) | |
| THAT A LOAN CLOSES |) | |

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents are attached.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the

documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: May 28, 2004

By: 

Pedro F. Suarez
Reg. No. 45,895

OMB No. 0651-0011

INFORMATION DISCLOSURE CITATION

| | | | |
|------------------|---------------------------|------------|------------|
| Atty. Docket No. | 5997.0035 | Appln. No. | 10/700,045 |
| Applicant | Michael G. BRADLEY et al. | | |
| Filing Date | November 4, 2003 | Group: | 3624 |



U.S. PATENT DOCUMENTS

| Examiner Initial* | Document Number | Issue Date | Name | Class | Sub Class | Filing Date If Appropriate |
|-------------------|-----------------|------------|------------------|-------|-----------|----------------------------|
| /K.R./ | 6,609,109 | 08/19/03 | Bradley et al. | 705 | 35 | |
| | 6,401,070 | 06/04/02 | McManus et al. | 705 | 1 | |
| | 5,680,305 | 10/21/97 | Apgar, IV | 364 | 401 | |
| | 5,414,621 | 05/09/95 | Hough | 364 | 401 | |
| | 6,178,406 | 01/23/01 | Cheetham et al. | 705 | 10 | |
| | 6,141,648 | 10/31/00 | Bonissone et al. | 705 | 10 | |
| | 6,115,694 | 09/05/00 | Cheetham et al. | 705 | 10 | |
| | 6,038,554 | 03/14/00 | Vig | 705 | 400 | |
| | 5,361,201 | 11/01/94 | Jost et al. | 364 | 401 | |
| | 5,774,883 | 06/30/98 | Andersen et al. | 205 | 38 | |
| | 5,742,775 | 04/21/98 | King | 395 | 238 | |
| | 5,699,527 | 12/16/97 | Davidson | 395 | 238 | |
| | 4,876,648 | 10/24/89 | Lloyd | 364 | 408 | |
| | 4,739,478 | 04/19/88 | Roberts et al. | 364 | 408 | |
| /K.R./ | 5,857,174 | 01/05/99 | Dugan | 705 | 1 | |

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

| | |
|--------|--|
| /K.R./ | U.S. Application No. 09/134,161, filed 8/14/98, entitled "System and Method for Providing Property Value Estimates" to Michael G. Bradley et al. |
| /K.R./ | U.S. Application No. 09/728,061, filed 12/4/00, entitled "Method for Forecasting House Prices Using a Dynamic Error Correction Model" to Douglas A. McManus et al. |
| | |

| | | | |
|---------------|--|---|------------|
| Examiner | /Kito Robinson/ | Date Considered | 12/11/2007 |
| *Examiner: | Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. | | |
| Form PTO 1449 | | Patent and Trademark Office - U.S. Department of Commerce | |